

ACCOUNT TYPE	S1 General Savings	S2 Young Savers	S5 Christmas Club	S6 Budget	S8 Savings Investment	S10 Planned Savings	Term Deposit & Cheque a month 3 to 24 months - See Note 1
<b>DAILY ACCOUNT TRANSACTION LIMITS</b>							
Minimum Opening Deposit	\$0	\$0	\$0	\$0	\$1000	\$0	\$1000
ATM Withdrawal	\$850	\$500	No	No	No	No	No
Internet Transfers	\$2500						No
Visa Debit Card – EFTPOS	\$850	\$500	n/a	n/a	n/a	n/a	n/a
<b>AVAILABLE ACCESS FACILITY</b>							
On-call withdrawal	✓	✓	See Note 2	✓	✓	✓	See Note 1
Branch/Business Centre access	✓	✓	✓	✓	✓	✓	✓
Cheque Book	✓	X	X	X	X	X	X
Visa Card	✓	✓	X	X	X	X	X
Internet/Mobile	✓	✓	✓	✓	✓	✓	✓
Direct Credits	✓	✓	✓	✓	✓	✓	X
Direct Debits	✓	✓	X	✓	✓	✓	X
Periodic Payments (debits)	✓	✓	X	✓	✓	✓	X
BPAY Bill Paying Service	✓	X	X	✓	✓	✓	X
<b>INTEREST</b>							
Method of Calculation	Minimum Monthly Balance – see Note 4			X	Calculated daily and paid quarterly	Minimum Monthly Balance	Daily Balance
Tiered Interest Rates	Rates paid on each tier balance	X	X	X	Rates paid on each tier balance		Rates paid on tier balance
Interest credited	30 <sup>th</sup> Jun	Last day of Mar, Jun, Sep, Dec	31 <sup>st</sup> Oct	X	Last day of Mar, Jun, Sep, Dec	30 <sup>th</sup> Jun	Note 3
Statement Frequency	Quarterly – Mar, Jun, Sep, Dec						

Note 1      Withdrawal prior to maturity date only by approval in our absolute discretion.

Penalty interest will be charged at half the interest rate earned by the term deposit up to a maximum of 3% if withdrawn prior to maturity.

Withdrawal of funds over \$100K requires 24 hours notice.

Deposits of \$5000 or less can only be deposited for a 12 month period.

Note 2      No withdrawals between 1<sup>st</sup> Feb and 31<sup>st</sup> Oct each year. We allow early withdrawals in our absolute discretion.

Note 3      For Cheque-a-month term deposits interest is credited monthly to your transaction account.

For other term deposits:

- up to 5 months interest is credited on maturity
- from 6 to 12 months – interest is credited 6 monthly and on maturity
- 12 months – at maturity
- for 13 to 24 months – interest is credited annually and on maturity

Note 4      Interest is calculated on the lowest balance held in the account on any day in the calendar month.